

***Accident and
Health***

***Home Farm
Owners***

HMO

Life Annuity

Auto

The 2001 consumer complaint ratios of insurance companies illustrate how some companies generate more complaints per \$1 million of premium than others. The ratios provide helpful information to consumers interested in evaluating their insurance companies, and to state regulators in targeting companies requiring closer review.

In the tables below, a complaint ratio of 4.40, for example, means the company had approximately 4.40 complaints per \$1 million worth of business. Total complaint numbers are also listed, together with premium volume and market share. For the purposes of this report, a complaint is defined as written correspondence expressing a grievance against an insurer; no judgment is made in the ratios as to whether the complaint is justified. Private passenger automobile protests are included in the number of complaints. Federal Employees Health Benefit Plan premiums are not included in this report as the complaints are not counted against the company.

Where available, complaint ratios for previous years are listed. These can be used to determine whether a company has a history of consistently high or low ratios, or shows an upward or downward trend.

The report includes companies with at least five (5) complaints or one percent (1%) of the premium volume in a particular line of insurance. In this manner, the report looks at only those companies with significant numbers of complaints or significant market share, rather than examining every insurer that writes business in Colorado. Due to the small number of health maintenance organizations, all have been included in the report.

Tables are included for lines of insurance which account for the greatest numbers of complaints and premiums written. On average, private passenger automobile insurance generates the highest complaint ratios, followed by accident and health and homeowners/farmowners insurance. Life insurance companies and health maintenance organizations have lower average complaint ratios, though significant differences can be seen between companies within these lines.

Large differences can be seen among competing companies; small differences should not be considered meaningful. Complaint ratios which are based on less than \$1 million in premium are highly variable and may not be adequate measures of a company's performance.

Consumers are cautioned against relying only on complaint ratios when evaluating companies; premiums, benefits, financial condition, and level of service should all be considered.

Please Note: All numbers have been rounded to two (2) decimal places.

Accident and Health Insurance (Excluding HMOs) Complaints

	2001	TOTAL	Premium	Market Share	Complaint Ratio		
	Complaint Ratio	1/1/01 - 12/31/01	(\$million)	(%) 2001 Rpt	2000	1999	1998
Aetna Life Insurance Company	0.23	8	34.24	1.70	0.54	1.14	0
American Family Life Assurance Company of Columbus	0.32	6	18.96	0.90			
American Republic Insurance Company	1.08	23	21.31	1.00	0.86	0.55	
Antero Health Plans, Inc.	0.62	9	14.49	0.62		1.14	
Anthem Blue Cross and Blue Shield	0.58	190	328.42	16.00	1.39	0.63	0.65
Bankers Life and Casualty Company	0.54	6	11.16	0.50			0.75
Connecticut General Life Insurance Company	0.13	19	147.48	7.20	0.18	0.19	0.39
Conseco Medical Insurance Company	2.31	36	15.59	0.80	1.63	3.13	
Continental Casualty Company	0.33	5	15.01	0.70		0.44	
Continental General Insurance Company	2.17	11	5.06	0.20			
Continental Insurance Company, The	366.67	11	0.03	0.00			
Employers Health Insurance Company	6600.00	66	0.01	0.00	0.34	0.41	0.59
Fortis Benefits Insurance Company	0.42	7	16.50	0.80	0.10	0.28	
Fortis Insurance Company	0.99	37	37.31	1.80	1.09	0.92	0.89
General Electric Capital Assurance Company	0.15	3	20.14	1.00	0.00		
Golden Rule Insurance Company	0.86	16	18.67	0.90	0.65	1.73	0.59
Great-West Life & Annuity Insurance Company	0.02	1	44.33	2.20	0.07		0.44
Guardian Life Insurance Company of America, The	0.16	6	37.64	1.80	0.27	0.29	
Humana Insurance Company	0.01	2	180.79	8.80	0.00	0.00	
John Alden Life Insurance Company	2.58	10	3.88	0.20		0.76	0.41
Mega Life and Health Insurance Company, The	1.03	22	21.39	1.00	0.62	1.18	0.67
Metropolitan Life Insurance Company	0.11	3	26.46	1.30	0.38	0.76	0.97
Mid-West National Life Insurance Company of Tennessee	1.72	24	13.98	0.70	1.71	4.3	13.16
Mutual of Omaha Insurance Company	0.33	8	24.06	1.20	0.60	0.31	0.7
National Foundation Life Insurance Company	3.92	13	3.32	0.20			
National Travelers Life Company	4.05	12	2.96	0.10	1.89		
Niagara Fire Ins Co	0.00	0	45.47	2.20			
Pacific Life & Annuity Company	0.27	15	54.57	2.70	0.27		
Pioneer Life Insurance Company	1.72	5	2.90	0.10	1.46	3.33	4.57
Principal Life Insurance Company	0.34	19	55.86	2.70	0.38	0.28	0.24
Provident American Life & Health Insurance Company	5.52	10	1.81	0.10	6.05	19.75	18.89
Prudential Insurance Company of America The	0.10	3	30.03	1.50	0.18	0.22	0.19
Standard Insurance Company	0.14	4	27.66	1.30	0.52	0.17	0.32
State Farm Mutual Auto Ins Co	0.00	0	21.34	1.00			
Unicare Life & Health Insurance Company	1.19	6	5.06	0.20	1.02		
United American Insurance Company	1.63	12	7.38	0.40	0.97	1.48	
United Dental Care of Colorado, Inc.	0.57	5	8.80	0.37		0.94	1.57
United Healthcare Insurance Company	0.17	23	137.20	6.70	0.22	0.12	0.86
United States Life Insurance Company In the City of NY The	0.95	6	6.31	0.30	1.45	1.49	0.76
United Teacher Associates Insurance Company	18.52	5	0.27	0.00			
United Wisconsin Life Insurance Company	1.49	36	24.19	1.20	1.47	1.10	2.09
UNUM Life Insurance Company of America	0.27	11	40.86	2.00	0.31	0.12	0.19
Vision Service Plan Insurance Company	0.03	1	33.40	1.60	0.00		
World Insurance Company	2.55	56	21.99	1.10	1.39	1.82	1.85

Homeowners and Farmowners Insurance Complaints

	2001	TOTAL	Premium	Market Share	Complaint Ratio		
	Complaint Ratio	1/1/01 - 12/31/01	(\$million)	(%) 2001 Rpt	2000	1999	1998
Allstate Indemnity Company	0.63	5	7.88	0.99			
Allstate Insurance Company	0.31	19	61.57	7.75	0.56	0.95	1.11
American Family Mutual Insurance Company	0.44	41	93.58	11.78	0.52	0.7	0.91
Colorado Farm Bureau Mutual Insurance Co	0.59	9	15.29	1.92	0.70	0.29	0.25
Continental Insurance Company, The	-100.00	8	-0.08	-0.01	0.88	0.92	0.81
Fire Insurance Exchange	0.30	42	138.31	17.41	0.36	0.73	0.93
Glens Falls Insurance Company, The	0.00	0	9.25	1.16			
Great Northern Insurance Company	0.00	0	11.96	1.51	0.00		
Hartford Underwriters Insurance Company	0.47	7	14.91	1.88	0.39	1.27	0.45
National Farmers Union Property and Casualty Company	0.64	5	7.86	0.99			
Safeco Insurance Company of America	0.75	16	21.42	2.70	0.14	0.69	0.5
Standard Fire Insurance Company The	0.58	12	20.55	2.59	0.26		
State Farm Fire and Casualty Company	0.14	25	181.89	22.90	0.23	0.36	0.37
United Services Automobile Association	0.18	5	28.24	3.55	0.04	0.20	0.3
USAA Casualty Insurance Company	0.00	0	14.63	1.84	0.38	0.18	

HMO Complaints

	2001	TOTAL	Premium	Market Share	Complaint Ratio		
	Complaint Ratio	1/1/01 - 12/31/01	(\$million)	(%) 2001 Rpt	2000	1999	1998
Aetna Health, Inc.	0.24	82	334.99	14.25	0.27	0.29	0.65
CIGNA Healthcare of Colorado, Inc.	0.16	24	153.21	6.52	0.28	0.45	0.64
Colorado Dental Service, Inc.	0.08	8	97.67	4.15	0.04	0.04	0.06
Community Health Plan of the Rockies, Inc.	1.50	42	28.02	1.19	1.85	0.75	0.83
Denver Health Medical Plan Inc	0.00	0	13.92	0.59	0.00	0.00	
HMO Colorado, Inc.	0.31	64	204.85	8.71	0.62	0.55	0.33
HMO Health Plan, Inc	0.00	0	9.16	0.39			
Humana Health Plan, Inc	0.00	0	0.15	0.01			
Kaiser Foundation Health Plan of Colorado	0.11	60	561.07	23.86	0.13	0.08	0.09
One Health Plan of Colorado, Inc.	0.11	10	91.15	3.88	0.23	0.1	
PacifiCare of Colorado, Inc.	0.27	93	348.36	14.82	0.31	0.14	0.23
Prudential Health Care Plan, Inc.	0.14	4	28.94	1.23	0.59	0.83	2.1
Rocky Mountain Health Maintenance Organization, Incorporated	0.10	17	172.74	7.35	0.23	0.12	0.1
Sloans Lake Health Plan, Inc.	0.00	0	34.34	1.46	0.21	0.39	0.42
United Healthcare of Colorado, Inc.	0.28	55	195.53	8.32	0.16	0.34	0.54

Life Insurance and Annuity Complaints

	2001	TOTAL	Premium	Market Share	Complaint Ratio		
	Complaint Ratio	1/1/01 - 12/31/01	(\$million)	(%) 2001 Rpt	2000	1999	1998
Aig Life Insurance Company	0.00	0	145.63	2.15	0.00		
Allmerica Financial Life Insurance and Annuity Company	0.02	2	97.68	1.44	0.00		
American National Insurance Company	0.55	6	10.95	0.16	0.39		
American Skandia Life Assurance Corporation	0.01	1	147.75	2.18	0.00		
Connecticut General Life Insurance Company	0.04	3	78.99	1.17	0.04		
Conseco Annuity Assurance Company	0.46	7	15.15	0.22			
Conseco Life Insurance Company	1.73	12	6.94	0.10	1.47	0.93	0.65
Equitable Life Assurance Society of the United States, The	0.01	1	139.18	2.06	0.03		
General American Life Insurance Company	0.00	0	120.15	1.78			
General Electric Capital Assurance Company	0.00	0	85.14	1.26			
General Electric Life and Annuity Assurance Company	0.00	0	84.35	1.25	0.00		
Golden American Life Insurance Company	0.00	0	119.86	1.78	0.00		
Great-West Life & Annuity Insurance Company	0.00	0	252.82	3.73	0.00		
Hartford Life and Annuity Insurance Company	0.03	3	115.44	1.71	0.01		
Hartford Life Insurance Company	0.00	0	74.71	1.10	0.04	0.05	
Jackson National Life Insurance Company	0.00	0	183.26	2.71	0.00	0.02	
Kemper Investors Life Insurance Company	0.01	1	89.23	1.32			
Lincoln National Life Insurance Company, The	0.00	0	106.39	1.57	0.03	0	
Metropolitan Life Insurance Company	0.07	13	186.53	2.76	0.03	0.02	0.13
Nationwide Life Insurance Company	0.00	0	186.91	2.76	0.00		
New York Life Insurance & Annuity Corporation	0.01	1	82.84	1.22			
Northwestern Mutual Life Insurance Company The	0.00	0	115.73	1.71	0.01	0.04	0.05
Pacific Life Insurance Company	0.01	1	155.42	2.30	0.00	0.02	
Principal Life Insurance Company	0.01	2	191.18	2.82	0.00	0.02	0.06
Prudential Insurance Company of America The	0.01	3	262.01	3.87	0.05	0.07	0.05
State Farm Life Insurance Company	0.08	5	61.42	0.91			0.15
Teachers Insurance and Annuity Association of America	0.00	0	99.51	1.47	0.00		
Transamerica Life Insurance and Annuity Company	0.00	1	202.22	2.99			
Transamerica Life Insurance Company	0.00	1	209.79	3.10	0.00		
Transamerica Occidental Life Insurance Company	0.02	2	113.80	1.68			
Travelers Insurance Company	0.01	2	172.84	2.55			
Variable Annuity Life Insurance Company The	0.01	1	80.33	1.19	0.03	0.01	

Private Passenger Auto Insurance Complaints

	2001	TOTAL	Premium	Market Share	Complaint Ratio		
	Complaint Ratio	1/1/01 - 12/31/01	(\$million)	(%) 2001 Rpt	2000	1999	1998
AIU Insurance Company	7.22	135	18.71	0.74	2.94	4.25	9.9
Allied Property and Casualty Insurance Company	2.28	22	9.66	0.38		1.49	1.34
Allstate Indemnity Company	2.20	86	39.09	1.55	1.02	0.33	0.36
Allstate Insurance Company	1.35	211	155.92	6.20	1.44	1.74	2.76
Allstate Property and Casualty Insurance Company	0.51	7	13.62	0.54			
Amco Insurance Company	1.75	20	11.44	0.46	0.79	1.76	1.94
American Family Mutual Insurance Company	1.79	316	176.80	7.03	2.13	2.22	2.82
American International Insurance Company	8.82	66	7.48	0.30		4.88	6.83
American National Property and Casualty Company	1.57	32	20.37	0.81	1.34	1.52	1.88
American Standard Insurance Company of Wisconsin	0.86	50	58.10	2.31	1.13	1.39	2.37
Amex Assurance Company	3.12	12	3.85	0.15			
Amica Mutual Insurance Company	0.86	10	11.63	0.46	0.55	0.6	0.59
California Casualty Indemnity Exchange	2.29	23	10.04	0.40	1.89		
Charter Oak Fire Insurance Company, The	0.93	5	5.36	0.21			
Colonial Penn Franklin Insurance Company	3.88	8	2.06	0.08	2.05		4.35
Colorado Farm Bureau Mutual Insurance Co	1.50	37	24.68	0.98	1.91	1.1	1.61
Continental Insurance Company, The	-88.89	8	-0.09	0.00	1.58	1.89	2.68
Country Mutual Insurance Company	1.42	26	18.37	0.73	1.52	1.97	2.03
Dairyland Insurance Company	1.58	20	12.62	0.50	1.68	1.98	2.37
Depositors Insurance Company	2.96	16	5.40	0.21			
Employers' Fire Insurance Company, The	1.12	8	7.16	0.28	1.05	0.96	
Farmers Insurance Exchange	1.10	332	302.05	12.01	0.96	1.30	1.56
Financial Indemnity Company	0.65	14	21.66	0.86	0.91		3.69
First National Insurance Company of America	1.13	6	5.30	0.21		1.06	
Geico Casualty Company	7.77	16	2.06	0.56	1.30	1.00	
GEICO General Insurance Company	1.10	48	43.72	1.74	1.16	1.06	2.03
GEICO Indemnity Company	1.25	13	10.38	0.41	1.14	0.84	1.95
Glens Falls Insurance Company, The	0.51	12	23.56	0.94			
Government Employees Insurance Company	1.37	39	28.55	1.14	0.76	1.52	2.03
Guaranty National Insurance Company	2.10	28	13.34	0.53	1.78	2.81	2.84
GuideOne Elite Insurance Company	2.61	7	2.68	0.11	1.92	2.19	
GuideOne Mutual Insurance Company	4.31	5	1.16	0.05	4.17	6.87	5.29
GuideOne Specialty Mutual Insurance Company	12.79	11	0.86	0.03	2.74	3.35	2.64
Hartford Casualty Insurance Company	6.17	5	0.81	0.03	7.42		
Hartford Insurance Company of the Midwest	0.93	8	8.58	0.34	1.64		
Hartford Underwriters Insurance Company	2.51	113	45.10	1.79	2.82	3.02	3.65
Hawkeye-Security Insurance Company	12.31	16	1.30	0.05		2.35	2.52
Horace Mann Insurance Company	3.85	12	3.12	0.12	3.03	3.66	3.74
Illinois National Insurance Company	2.14	27	12.61	0.50	3.53	2.77	2.41
Infinity Insurance Company	-180.00	9	-0.05	0.00	3.62	9.39	3.31
Integon General Insurance Corporation	2.50	6	2.40	0.10			
Integon Indemnity Corporation	2.73	12	4.40	0.18			

Integon National Insurance Company	2.17	23	10.59	0.42	1.64	1.06	1.76
Liberty Mutual Fire Insurance Company	1.89	47	24.93	0.99	2.14	2.68	1.47
Mendota Insurance Company	2.75	18	6.54	0.26	2.15		
Merastar Insurance Company	5.94	17	2.86	0.11	5.06		
Metropolitan Casualty Insurance Company	1.03	6	5.80	0.23	1.03		
Mid-Century Insurance Company	1.07	94	87.63	3.48	1.04	1.37	1.62
Millers Casualty Insurance Company, The	34.78	8	0.23	0.01	3.21		
National Farmers Union Property and Casualty Company	50.00	10	0.20	0.48	1.17	0.51	0.93
National General Insurance Company	1.83	5	2.73	0.11			
Nationwide Mutual Fire Insurance Company	1.94	8	4.13	0.16	1.82	2.69	1.74
Nationwide Mutual Insurance Company	2.11	20	9.46	0.38	1.71	3.00	3.88
Nationwide Property and Casualty Insurance Company	6.12	12	1.96	0.08			
Pafco General Insurance Company	3.46	35	10.13	0.40	6.00	2.88	3.87
Progressive Casualty Insurance Company	1.11	37	33.28	1.32	2.54	1.07	2.34
Progressive Halcyon Insurance Company	0.61	24	39.41	1.57			
Progressive Mountain Insurance Company	1.60	27	16.91	0.67	2.70	1.75	1.85
Progressive Preferred Insurance Company	4.63	21	4.54	0.18	1.69	0.39	14.12
Progressive Specialty Insurance Company	1.96	76	38.73	1.54	3.01	1.09	2.26
Prudential Property and Casualty Insurance Company	1.04	9	8.69	0.35	1.57	1.96	1.71
Safeco Insurance Company of America	1.43	60	41.93	1.67	1.01	1.13	5.23
Safeco National Insurance Company	0.00	0	2.18	1.67			1.68
Sentry Insurance A Mutual Company	3.47	11	3.17	0.13	2.98	4.58	5.04
Shelter Mutual Insurance Company	0.82	16	19.50	0.78	1.13	1.01	1.45
State Farm Fire and Casualty Company	1.06	41	38.77	1.54	0.77	0.74	1.29
State Farm Mutual Automobile Insurance Company	0.58	321	552.72	21.98	1.21	1.08	1.37
Teachers Insurance Company	1.99	14	7.03	0.28	3.03	3.42	2.61
TIG Indemnity Company	2.63	5	1.90	0.08	1.75		
Titan Indemnity Company	2.25	43	19.14	0.76	1.30	1.77	5.04
Travelers Indemnity Company of America The	2.55	26	10.20	0.41	1.75	1.88	1.75
Travelers Indemnity Company of Illinois The	1.04	13	12.51	0.50	1.16	1.02	
Trinity Universal Insurance Company	2.37	7	2.95	0.12	1.90	2.87	2.71
Trumbull Insurance Company	0.91	5	5.50	0.22			
United Services Automobile Association	2.23	193	86.59	3.44	1.76	2.30	2.74
USAA Casualty Insurance Company	0.68	47	69.58	2.77	1.10	0.95	1.00
Viking Insurance Company of Wisconsin	2.21	53	24.01	0.95	2.25	0.97	
Warner Insurance Company	12.50	10	0.80	0.03		4.12	
West American Insurance Company	2.04	8	3.93	0.16	1.28	1.24	1.56
Windsor Insurance Company	1.39	7	5.03	0.20		2.24	
Worldwide Insurance Company	3.84	18	4.69	0.19		4.12	